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TIMOTHY DEXTER,

KNOWN AS

“LORD TIMOTHY DEXTER,”

OF NEWBURYPORT, MASS.

AN INQUIRY INTO

HIS LIFE AND TRUE CHARACTER.

BY

WILLIAM CLEAVES TODD, M.A.

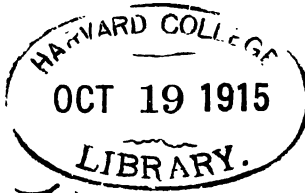
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Fine money

TIMOTHY DEXTER.

THE writer lost years ago much of his faith in history and tradition. Events are misstated; good and wise men are represented as wicked and foolish, and virtue and greatness bestowed on the undeserving. After centuries, often, men and actions are shown to have been entirely misjudged, and, in some cases, as in that of William Tell, history becomes pure fiction.*

Timothy Dexter, or Lord Timothy Dexter, as he was generally called, had a peculiar and enduring celebrity. Many distinguished men have lived in Newburyport, yet the home of no one else is so frequently asked for by strangers in that city, and in all parts of the country when the writer has spoken of residing there, the first exclamation has been, "Ah! that was the home of Lord Timothy Dexter!" He has been regarded as the most marked example of a man of feeble intellect gaining wealth purely by luck. However unwise seemed the speculation into which he was drawn by his own folly, or by suggestions from others made in joke, it always resulted in large gains, and the stories are still fresh and often repeated, four score years since his decease, of his sending warming-pans and bibles to the West Indies, &c. &c. These stories have been received, too, without a question of their truth, even in the place where he lived, and have been endorsed by every history of Newburyport. It may be well, then, at a time when the credibility of so much in the past, important and unimportant, is subjected to criticism, to examine the correctness of the popular estimate of this man, whose name is so familiar when so many distinguished men of his time have been forgotten. So prominent was he that Samuel L. Knapp, a well-known literary man, author of the first life of Daniel Webster, who came to Newburyport to reside two years after Dexter's death, and had often seen him, thought fit to write his life, now a rare book, though several times republished.

* An amusing illustration of one of these persistent and popularly cherished fictions has recently come to the knowledge of the writer. According to all histories of the United States, Ethan Allen demanded from the British commander the surrender of Ticonderoga "In the name of the Great Jehovah and the Continental Congress." Prof. James D. Butler, of Madison, Wisconsin, has informed me that his grandfather Israel Harris was present, and had often told him that Ethan Allen's real language was, "Come out of here, you d—d old rat."

Timothy Dexter was born in Malden, Mass., January 22, 1747. He learned the trade of a leather dresser, an occupation then popular and profitable, and at the age of twenty-one commenced business for himself in Charlestown, where leather-dressing was much carried on, and by his industry and economy was from the first successful. He early married the widow of a glazier, nine years his senior, whose husband had left her considerable property. She was Elizabeth Lord, daughter of John Lord, of Exeter, N. H., and her first husband was Benjamin Frothingham, of Newbury, who was born April 30, 1717, and died June 1, 1769. She was an industrious and frugal woman, and by keeping a huckster's shop added to her husband's income, so that Dexter soon had several thousand dollars in specie at his command, which he was anxious to invest profitably. It was when continental money was so depreciated, and he had learned that Gov. Hancock and Thomas Russell, a noted merchant, had been buying up this paper at a small part of its face value, and in imitation of them he began to do the same. He probably made better bargains, too, because he bought in small quantities, of poor holders, obliged to sell for what they could get. He was fortunate in his purchase, as were all others of that day, and during our late war, who had faith in the government. The funding scheme of Hamilton gave this depreciated paper its par value, and he soon found himself a rich man for that period, and became an operator in the stocks of the day, which were constantly advancing.

With wealth came different and large ideas. As he had become rich like Hancock and Russell, his vanity led him to think himself their equal and entitled to the same consideration. Finding that he was not received into the best society as they were, he sought another home where he would be better appreciated, and finally fixed upon Newburyport. His wife's associations with the place probably also influenced his decision. This was at that time a town of much wealth and commercial importance, the third in the state in population, occupying a very different position relatively from its present rank. John Quincy Adams, a law student then with the celebrated Theophilus Parsons, used to say that he found better society there than at Washington. Harrison Gray Otis, who was often there when a young man, bore similar testimony; and Talleyrand and other distinguished strangers who visited it, praised warmly its generous hospitality, its air of wealth and refinement, and the beauty of its long High Street.

Real estate was low, as several large failures had occurred, and Dexter bought and occupied one of the best houses in the town, that now used for the public library, but he soon removed to another house on High Street, with ten acres of land, which he fitted up in a manner worthy of his estimate of himself. He laid out the grounds after what he was told was the European style, and had

fruits, flowers and shrubbery of many varieties planted in them. He put minarets on the roof of the house, surmounted with gilt balls, and in front placed rows of columns fifteen feet high—about forty in all—each having on its top a statue of some distinguished man. Before the door were two lions on each side, with open mouths, to guard the entrance. On an arch, and occupying the most prominent position, were the statues of Washington, Adams and Jefferson, and to the other statues he gave the names of Bonaparte, Nelson, Franklin, and other heroes, often changing them according to his fancy. In a conspicuous place was a statue of himself, with the inscription, "I am the first in the East, the first in the West, and the greatest philosopher in the Western world." All these statues were carved in wood by a young ship-carver, Joseph Wilson, who had just come to Newburyport. They were gaudily painted, and though having but little merit as works of art, and less as likenesses, gave the house a strange appearance, and attracted crowds, whose curiosity deeply gratified the owner, and he freely opened his grounds to them. Knapp says these images cost \$15,000, but an old gentleman, who remembered Dexter and knew the artist, has told me the price was \$100 for each, and that Dexter made as sharp a bargain as he could with the artist, as he did with every one. Wishing his house to be in all respects equal to those of Hancock and Russell, he imported from France expensive furniture and works of art, as they had done, and bought many costly books, as he knew they had fine libraries. Having made himself a "Lord" he bought good horses and an elegant coach, on which he caused to be conspicuously painted a coat of arms taken from a book of heraldry, in imitation of European lords. Ranking himself with the nobility, he showed much commiseration for the sufferings of the higher classes during the French Revolution, caused the bells to be tolled on the death of Louis XVI., and sent out an invitation to the survivors of the royal family to become his guests. In expectation of their acceptance he laid in a large stock of provisions which rose on his hands, an act of Providence, as he said, to reward him for his good intentions, but according to the popular idea, another instance of his un-failing good luck.

He had a tomb constructed in his garden, and having heard that some great man had had his coffin made during his life, he also caused a coffin to be made of mahogany, with silver handles, expensively lined, which he kept in his house and used to exhibit to his guests. An old gentleman has told me within a few days that he remembers when a boy looking in at the window to see it.

With no regular business, and restless, Dexter gave himself up to his whims, was much of the time in a state of intoxication, and was constantly doing strange things, of which many instances are given. Acting on some impulse, he had a mock funeral. Some one was

procured to officiate as clergyman, cards were sent out to invite the mourners, and Dexter watched the people to see how they were affected. He was satisfied with all except that his wife did not shed so many tears as he thought were becoming, for which, as the story is, he caned her severely after the ceremony. Persons would go to his house professing to be lords, and saying they were desirous of paying their respects to one whose fame had become so world-wide, whom he would receive with consideration, and offer them the best he had to eat and drink. Mr. Ladd, the well-known peace advocate, of Portsmouth, used to describe such a visit. One of the party told Dexter that this gentleman was one of the first lords of England, and Dexter wished to know what the king had said about him lately. A gentleman told me recently he had often heard his father speak of a visit made to Dexter with other young men, who asked for the honor of crowning him. He consented, and they placed him on a table full of liquor, and all had a carousal. Only a few days ago a gentleman said to me that one of his ancestors, a clergyman, called on him, and after some conversation wished to offer a prayer, for which permission was given. At the close, Dexter turned to his son and said, "That was a d—d good prayer, was n't it, Sam?"

Wishing to extend his fame, he bought a country seat in Chester, N. H., on which he spent considerable money in ways to make a show, and called himself "Lord of Chester." He often visited Hampton Beach, then as now a favorite resort, and was delighted with the sensation he made. At one time he was sent to the county jail, at Ipswich, for attempting to shoot a man in a drunken frolic, and rode thither in his coach, boasting that no one else had ever been carried there in that style. He was accustomed to walk through the streets wearing a cocked hat and long coat, and carrying a cane, followed by a peculiar looking black dog with no hair; and boys knowing his vanity would follow him and salute him as "Lord Timothy Dexter," whom he would reward by money, a scene which a few now living can remember.

Newburyport at that time was a large market town, and countrymen came from far with their market wagons to buy and sell, and they all carried home wonderful stories about Dexter, his great wealth, his house decorated with images, and his many strange acts. With but few newspapers, and so much less than now to discuss, it is not to be wondered at that his eccentricities should have been so much talked about, and that people came from a great distance simply to see him and his images.

Persuaded of his own greatness, and that he was equal to any undertaking, like other eminent men, he thought he must become an author, and so he wrote a book called "Pickle for the Knowing Ones." It was a small volume, with some sense and much non-

sense jumbled together. There were no punctuation marks, and as this was commented upon, in the second edition he placed at the end a page of different punctuation marks with this note :

“Mister printer the Nowing ones complane of my book the first edition had no stops I put in A Nuf here and thay may peper and solt it as they plese.”

He had thousands of copies printed, and gave them away, and this, perhaps, more than any other one thing increased his notoriety. Even now there is a demand for this little work, and though it has been reprinted several times, a short time ago its market price was a dollar for what had cost but a few cents. He expresses his views on many topics, and some of his remarks indicate shrewdness. He condemns the folly of Newburyport in being set off from Newbury with an area of only six hundred acres, and within a few years it has been reannexed to a large part of Newbury, from Dexter's advice, or for some other reason. In speaking of the ministers he says : “I suppose they are all good men, but I want to Know why they do not agree better. They are always at swords' points, and will not enter each other's houses, nor hardly nod to each other in the street.” This remark certainly would not indicate a want of sense.

Having heard that the kings of England had a poet laureate to sing their praises, Dexter thought he also should have one, and he found him in the person of Jonathan Plummer, a young man who had been a peddler of fish, then of sermons, songs, and sheets on which were printed horrible events, and who in the end turned poet and sold his own verses. Dexter took him into his service, gave him a suit of black livery ornamented with stars, and crowned him with parsley, and, thus equipped, the bard travelled around selling verses in praise of his patron. A few stanzas from a long poem will illustrate the character of his productions :

Lord Dexter is a man of fame ;
Most celebrated is his name ;
More precious far than gold that's pure,
Lord Dexter shine forever more.

His noble house, it shines more bright
Than Lebanon's most pleasing height ;
Never was one who stepped therein
Who wanted to come out again.

Lord Dexter, thou, whose name alone
Shines brighter than king George's throne ;
Thy name shall stand in books of fame,
And princes shall thy name proclaim.

* * * *

Lord Dexter like king Solomon
Hath gold and silver by the ton,
And bells to churches he hath given—
To worship the great King of heaven.

* * * *

In heaven may he always reign,
 For there's no sorrow, sin, nor pain;
 Unto the world I leave the rest
 For to pronounce Lord Dexter blest.

Dexter was superstitious, had a collection of dream books, and was much governed by the advice of others. He used often to consult a fortune-teller, Madam Hooper, and, after her decease, Moll Pitcher, a fortune-teller celebrated in the whole region around Lynn, her home, both of whom knew how to make money out of him. The one who had the most influence over him, however, was Lucy Lancaster, a colored woman, whose father was said to have been the son of an African prince. She was shrewd, well informed, well disposed, and used her power over him to restrain his excesses. She gave him more credit for intellect than did most others, saying that he was honest, and that his follies sprang in a great degree from his uneasy nature and want of regular employment.

But the great notoriety of Dexter, as has been stated, is as a man who with poor judgment gained his wealth by luck. Did he so gain it?

There is no doubt that his first wealth was gained by the exercise of his trade, in competition with skilled workmen, and without ordinary business capacity it is hard to understand how he could have succeeded. He added to his wealth by marriage, and as this union is the result of luck, or calculation, or love, which decided it in his case is unknown. He certainly made a large sum by his speculation in continental money, as did all who bought it. In the case of Hancock and Russell, this would be called shrewd foresight; in Dexter it was regarded as his luck. After he gave up his trade he seems to have speculated in many ways, generally or always, as is supposed, taking hints from others, as all speculators do; but it is hardly credible, from his early history and constant success, that he did not reason about his ventures. Knapp says: "Many who attempted to take advantage of him got sadly deceived. He had no small share of cunning, when all else seemed to have departed from him. He by direct or indirect means obtained correct opinions upon the value of goods and lands, and seldom made an injudicious speculation." He was in the habit of finding out what articles were scarce, thus making what would now be called in Wall Street parlance a "corner." The shrewdest Wall Street operators fail—Dexter seems never to have made a mistake. He would transact no business when intoxicated, and made his appointments for the forenoon, saying he was always drunk in the afternoon. In buying he gave the most foolish reasons to blind the seller, who thought he was deceived when deceiving. He bought up such articles as opium, of which it was easy at that period of limited supply to secure most in the market. Knapp says: "It often happened that shrewd

merchants were suspicious of selling him an article, apprehensive that it was almost a sure sign that it was going to rise, although they could see no reason for it."

Dexter's ostentation in so many foolish ways naturally caused a high estimate of his wealth, and much curiosity how a man of his capacity could have gained it. He seems to have been often questioned about it, and in the "Pickle for the Knowing Ones," gives his answer, which is quoted in full as a good illustration of the style of the book.

"How Did Dexter Make his Money ye says bying whale bone for staning for ships in grosing three hundred & 40 tons bort all in boston salum and all in Noue york under Cover oppenly told them for my ships they all luffed so I had at my own pris I had four Counning men for Rounners thay found the horne as I told them to act the fool I was full of Cash I had nine tun of silver on hand at that time all that time the Creaters more or less laffing it spread very fast here is the Rub in fifty days they smelt a Rat found where it was gone to Nouebry Port spekkelaters swarmed like hell houns to be short with it I made seventey five per sent one tun and halfe of silver on hand and over one more spect Drole a Nuf I Dreamed of warming pans three nites that thay would doue in the west inges I got no more than fortay two thousand put them in nine vessels for difrent ports that tuck good hold I cleared sevinty nine per sent the pans thay made yous of them for Coucking very good masser for Couckey blessed good in Deade missey got nice handel Now burn my fase the last thing I Ever see in borne days I found I was very luckky in spekkelation I dream-ed that the good book was Run Down in this Countrey nine years gone so low as halfe prise and Dull at that the bibel I means I had the Ready Cash by holl sale I bort twelve per sent under halfe pris they Cost fortay one sents Each bibbel twentyey one thousand I put them into twenty one vessels for the west inges and sent a text that all of them must have one bibel in every family or if not thay would goue to hell and if thay had Dun wiked flie to the bibel and on thare Neas and kiss the bibel three times and look up to heaven aunest for forgivness my Capttains all had Compleat orders here Comes the good luck I made one hundred per sent & littel over then I found I had made money enuf I hant spekalated sence old time by government securities I made or cleared forty seven thousands Dolors that is the old afare Now I toald the all the sekrett Now be still let me A lone Dont wonder, Noe more houe I made my money boas."

It would be difficult to condense into the same space more improbable statements than are found in this explanation of how Dexter made his money, as a little examination will show.

The first speculation named is that of whalebone. The year is not stated, so that it is not possible to give the amount in the country and the price at that date, which have greatly varied at different periods. The amount in the country in 1830 was 120,000 lbs.; the maximum quantity was 5,652,300 lbs. in 1853. The price is now \$2 a pound; within three years it has been \$3 a pound; and I have heard of sales as low as eight cents—the price of course vary-

ing with the demand and supply. Three hundred and forty-two tons would be in the old reckoning 761,600 lbs., costing at the highest price given over two millions of dollars, and at the lowest over \$60,000 dollars. It is not probable that this quantity was in the country nearly a century ago, nor that it could have found a market, as the demand for it has always been limited. Dexter never could have bought this quantity except at the lowest price, and even that is doubtful, as will be shown later. The tradition is that as soon as he had purchased it the fashion for broad skirts was introduced, and it was all in demand. How far a ton of whalebone would go in satisfying the expansive desires of the ladies of that time, the writer has no data for a calculation. Most of them, however, were practical, hard-working and economical, from necessity; merely fashionable ladies were rare, and visits to Newport and Saratoga unknown. As to the foolish reason for the purchase, it was characteristic in him to give it if he wished to buy.

He says he had nine tons of silver on hand, which would be worth in round numbers \$300,000, a sum which he never could have commanded, as will be shown farther on. It was just after the commencement of our government, when hard money was scarce, and most of it foreign, as we had coined but little before the day of safety vaults, and banks were few. If one had had such a large amount of coin, where could he safely have deposited it? Who ever dared to keep such an amount in a private house?

His next most noted speculation was in sending 42,000 warming-pans to the West Indies. No hard-ware was made in this country until a little more than half a century ago, and all the warming-pans in use came from Great Britain. The amount named would have cost about \$150,000, to be paid for in hard money, as bills of exchange were then but little used. Such an importation and exportation would have required months of time, and would have made a sensation indeed, for, though common, a large part of the families had none, and they are now rare as old curiosities. Is it possible, rating his intelligence very low, that, if he had attempted such a speculation, he would not have been persuaded of its folly long before he could have executed it? Except for the purpose for which they were made, they are of no value. Dexter says they were sold in the West Indies as cooking utensils, but a glance shows how inconvenient they would be for such use. The tradition is that they were sold to dip and strain molasses, but they are poorly adapted to this, and nearly a century ago, when sugar plantations were few in the West Indies, but a small part of 42,000 would have satisfied any such demand. Did any visitor to the West Indies ever see or hear of one of these 42,000 warming-pans?

Of all his speculations the bible venture seems most improbable. If there was an over supply, they would be English bibles, sent to

a Roman Catholic country where bibles are but little circulated, to a Spanish talking people that could not read them, and, of course, could not be made to understand their terrible destiny if they did not buy one.

There is another speculation often spoken of, and mentioned by Mrs. Smith in her History of Newburyport, but which Dexter does not give in his "Pickle for the Knowing Ones"—a consignment of mittens to the West Indies, which were bought at a large advance by a vessel bound for the Baltic. It is enough to say of this that wool and labor have always been cheaper in the North of Europe than here, and there has never been a time since 1492 when mittens could have been shipped there from America at a profit. The sale of this article is limited everywhere, as the supply from lady friends usually equals every demand. If one consignment of mittens, or of any other article in which Dexter was so fortunate, could yield such a return, why did not some other Yankee, taking the hint, repeat the venture?

All these professed importations and exportations would naturally have been made at Newburyport, where Dexter lived, and which had a large trade with the West Indies; yet the collector of customs of that place has told me that the books of the custom house contain no evidence of any such transactions. Every old person in Newburyport with whom I have conversed, has accepted all these stories, yet could give no foundation for them except the common belief. If Dexter dealt in warming-pans and the other articles named at all, it was probably in small quantities, as he would have dealt in other articles in common demand, to make a little "corner," and, to conceal his object, he would give the most foolish reason. The only direct evidence I can find is Dexter's own word, and he professes to tell a "secret," when such large and unusual speculations could not have taken place without general knowledge and discussion. Knapp says: "Tricks without malice made up the great amusement of his latter days. He devised it in the morning and cherished it at night, and no doubt it filled his dreams." The only satisfactory explanation, then, of these stories which Dexter tells to those inquiring minds so anxious to learn the secret how he made his money, is that they were the creation of his own brain, a great joke worthy of Mark Twain, successfully imposed on the community—that instead of being the fool he is commonly regarded, he fooled others.

The inventory of Dexter's estate, taken from the Probate Office, is as follows:

Real Estate	.	.	.	.	.	12,000.
Personal Estate	.	.	.	.	.	15,500.
Goods	.	.	.	.	.	7,527.39
						<hr/>
						\$35,027.39

This small estate shows how largely Dexter's wealth was over-estimated, and how improbable are the statements of transactions calling for such large sums as have been named. He was sharp in all his business affairs, and spent but little except to gratify his vanity and his passion for drink. A little money in those days of small means and great economy made much show, and it is doubtful if he ever could have been worth as much as \$75,000. There is no reason to believe he ever made any serious losses; this would be contrary to the tradition that he was always a lucky fool. All the business operations of which we have any knowledge seem to have been marked by good sense. He was interested in public affairs, and gave judiciously, but not largely, to objects of charity. He took one hundred shares and was the largest stockholder in the new bridge over the Merrimack, at Deer Island, now the attractive home of Richard S. and Harriet Prescott Spofford, and at its opening, July 4, 1793, delivered an oration which one of the newspapers of that day, thrusting greatness on Timothy Dexter as they have done on many a Dexter since, pronounced "for elegance of style, propriety of speech, and force of argument, truly Ciceronian." And it may be stated, that these shares are all the stocks named in his will, or in the inventory of his estate. It has been said that his motive for putting up the images was to make the new bridge a paying investment by drawing travel over it and past his house, and he wrote some newspaper articles against other proposed bridges. He gave a bell to one of the churches, and sums to the other churches to be used in benevolence. A gift was made to St. Paul's Church on condition that a tablet should perpetuate it, and there it hangs to-day with gilt letters, a monument of his vanity and of his shrewdness in so ingeniously perpetuating his name. He offered to pave High Street if it should be called by his name, and to build a market house for the use of the town with a similar condition. Both objects were much needed, and he showed far better judgment in the offer than did the town in its rejection.

If the view here taken is correct, the Dexter of tradition and common belief disappears, and in his place is a vain, uneducated, weak, coarse, drunken, cunning man, low in his tastes and habits, constantly striving for foolish display and attention, but, with all his folly, having business shrewdness, to which, and not to luck, he owed his success.

His family, mainly his own fault, was not a happy one. His only son was allowed to spend money as he pleased, was sent to Europe, and had every opportunity for improvement; but, as might be expected, he became dissipated, a prodigal, and died a drunkard one year after his father. His only daughter, with some beauty, but a feeble intellect, was sought on account of her reputed wealth, and married a judge, who soon became tired of her, and obtained a di-

voice, with or without reason, and sent her home an imbecile, with confirmed habits of intoxication. A child of this daughter married respectably, but died early, and with the death of the daughter, about 1850, the family became extinct.

A lady in Newburyport has a portrait of Dexter, taken by an artist in New Haven, where his daughter had married. He is represented dressed as a gentleman of that day, wearing a wig, a ruffled bosom and ruffled wristbands, and his face certainly indicates no lack of intelligence.

He died October 26, 1806; his death caused or hastened by intemperate habits. His will was judicious. He provided carefully for his family and others having natural claims on him, and made some sensible bequests, among them \$2,000 to Newburyport, the income to be expended for the poor, and \$2,000 for the support of the gospel, and \$300 for a bell to his native town, Malden. He requested to be buried in the tomb he had constructed in his garden, but the board of health interfered, and he rests with his follies in the cemetery close to the beautiful mall. On the plain stone over his grave is the following inscription:

"In memory of Timothy Dexter who died Oct. 26, 1806,

Ætatis 60.

He gave liberal Donations

For the support of the Gospel;

For the benefit of the Poor,

And for other benevolent purposes."

Near his grave are those of his wife, who died July 3, 1809, aged 72, and of his son, who died July 20, 1807, aged 36.

The images remained as at Dexter's decease until the great gale in 1815 blew down most of them, which were sold by auction for a small sum. The three presidents on the arch, however, occupied their place till about 1850, attracting much attention, and keeping alive the old curiosity about the former eccentric owner.

The house was used as a hotel and the home of the daughter till her death, and with the grounds was neglected. It was then bought by a gentleman of good taste, the late Dr. E. G. Kelley, who greatly improved the buildings and grounds, and sold it to the Hon. George H. Corliss, who has made it one of the most attractive homes of the city. The eagle on the top remains, the last of Dexter's images.

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